

**United States Bankruptcy Court**

Eastern District of Washington

**Case No. 07-01632-FLK7**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Allen C Loun  
7019 Woods Creek Road  
Monroe, WA 98272

Michelle E Loun  
4615 Vantage Hwy  
Ellensburg, WA 98926

Social Security No.:

xxx-xx-0564

xxx-xx-6150

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/15/07

Frank L Kurtz  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF SERVICE

District/off: 0980-2  
 Case: 07-01632

User: trishe  
 Form ID: b18

Page 1 of 2  
 Total Served: 92

Date Rcvd: Oct 15, 2007

The following entities were served by first class mail on Oct 17, 2007.

db +Allen C Loun, 7019 Woodscreek Road, Monroe, WA 98272-9677  
 jdb +Michelle E Loun, 4615 Vantage Hwy, Ellensburg, WA 98926-9012  
 aty +David R Riley, Weinstein & Riley, 2001 Western Avenue, #400, Seattle, WA 98121-3132  
 aty +Jennifer Smitrovich, 2110 N Pacific St Suite 100, Seattle, WA 98103-9181  
 aty +Jose F Vera, Vera & Associates, PLLC, 1725 Westlake Ave N Suite 101, Seattle, WA 98109-6213  
 aty +Lance E Olsen, Routh Crabtree Olsen, 3535 Factoria Blvd, Suite 200, Bellevue, WA 98006-1263  
 aty +Matthew D. O'Conner, Law Office of Matthew D. O'Conner, 8011 Greenwood Ave. N., Seattle, WA 98103-4228  
 tr +VanNoy Culpepper, Culpepper & Culpepper, 601 North 1st Street, Suite A, Yakima, WA 98901-2282  
 ust +US Trustee, US Court House, 920 W Riverside Ave, Suite 593, Spokane, WA 99201-1012  
 sp +FRONTIER BANK, c/o David R. Riley, Weinstein & Riley, P.S., 2001 Western Av., Suite 400, Seattle, WA 98121-3132, U.S.  
 2475681 +ADT, 1801 West Bay Drive NW, Ste. 206, Olympia, WA 98502-4311  
 2475683 +AT&T, 175 E. Houston St., San Antonio, TX 78205-2220  
 2475680 +Accurate Communications, E. 13515 29th Ave., Spokane, WA 99216-0209  
 2475682 +Ann Sack Tile & Stone, 8120 NE 33rd Dr., Portland OR 97211-2018  
 2475685 +Beaulieu Carpets, 1502 Coronet Dr., Dalton, GA 30720-2664  
 2475686 +Better Business Bureau, 4200 Wilson Blvd, Suite 800, Arlington, VA 22203-1898  
 2475690 +Boise Cascade/OFFICE MAX, 1111 West Jefferson Street, PO Box 50, Boise, ID 83728-0050  
 2513718 Chase Bank USA, c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978  
 2475694 +Chinook Lumber, 17606 Highway 9, Snohomish WA 98296-8364  
 2475697 +City of Lynnwood, 19100 44th Ave West, Lynnwood, WA 98036-5635  
 2475699 +Copiers Etcetera, Inc., 15712 Mill Creek Blvd., Mill Creek WA 98012-1573  
 2475698 +Countrywide Home Loans, 8521 Fallbrook Ave., #WH11, West Hill, CA 91304-3243  
 2475700 +Cronin Co., The, PO Box 2924, Portland, OR 97208-2924  
 2475701 +Culligan, 20 Constitution Blvd. South., Shelton, CT 06484-4302  
 2475703 +Dal Tile, PO Box 100396, Pasadena, CA 91189-0001  
 2475704 +Dex Media - Attn: Legal Department, 198 Inverness Drive, Inglewood, CO 80112-5202  
 2475705 +Emerson Hwd INC., 14071 NE 200th Street, Woodinville, WA 98072-8411  
 2475706 Emser Tile LLC, PO Box 69339, Los Angeles, CA 90069-0339  
 2475708 Floor Supply Dist. Inc., PO Box 3005, Spokane, WA 99220-3005  
 2475709 Florida Tile Ceramic Center, PO Box 538474, Atlanta GA 30353-8474  
 2475710 +Frontier Bank, 17000 Avondale Way NE, P.O. Box 805, Redmond, WA 98073-0805  
 2475711 +Homecoming Financial Net, 2711 N Haskell Ave Suite 1000, Dallas, TX 75204-2918  
 2475712 +Integra Telecom, 1201 NE Llyod Blvd. Suite 500, Portland, OR 97232-1259  
 2475713 Kelly Goodwin Co. Inc., PO BOX 58388, Tukwila, WA 98138-1388  
 2475714 +Logical Connections NW, Inc., 1225 N 43rd St., Seattle, WA 98103-7407  
 2475715 M & M Building Supplies, 609 E 1st St., Cle Elum, WA 98922-1242  
 2475716 +Master Builders Assoc, 335-116th AVE. SE, Bellevue, WA 98004-6407  
 2475717 +Metropolitan Hardwood Floors, PO Box 12700, Seattle, WA 98111-4700  
 2475718 +MicroBlend Technologies, Inc., 1416 W. San Pedro St. Ste. 101, Gilbert, AZ 85233-2409  
 2475719 Mohawk Factoring Inc., 160 S Industrial Blvd, Calhoun, GA 30701-3030  
 2475721 NW Shipping Room Supply Inc., 38 S. Oreas St., Seattle, WA 98108-2443  
 2475720 +Northstar Marble, 3337 Paine, Everett, WA 98201-5301  
 2475722 +Office Max, 12006 120th Place NE, Kirkland, WA 98034-8220  
 2475723 +Paint Sundries Solutions, 930 7th Ave., Kirkland, WA 98033-5748  
 2475724 Pentel Marble & Granite, 713 S Fidalgo St., Seattle, WA 98108-2615  
 2475725 Petrocard Systems, Inc., 730 Central Ave S, Kent, WA 98032-6109  
 2475726 +Port Decor, 4810 North Lagoon Ste. 400, Portland, OR 97217-7674  
 2475727 +Portland direct Tile & Marble, 2516 SE 8th Ave, Portland, OR 97202-1041  
 2475728 Puget Sound Energy, PO Box 97034, Bellevue WA 98009-9734  
 2475729 Qwest Dex, 19515 N. Creek Pkwy Ste. 300, Bothell, WA 98011-8200  
 2475731 +R.M. Bator Lumber Inc., 920 East 1st Street, Cle Elum, WA 98922-1364  
 2475730 Reillo Tile Co., 19515 N. Creek Pkwy Ste. 300, Bothell, WA 98011-8200  
 2475732 Rodda Paint Company, 6107 N Marine Drv., Portland, OR 97203-6409  
 2475733 +Rodney R. Moody, 3802 Colby Ave., Everett, WA 98201-4940  
 2518535 +Royalty Carpet Mills, c/o House of Adjustments Inc, 715 Mamaroneck Ave, PO Box 780, Mamaroneck NY 10543-0780  
 2475734 Royalty Carpet Mills, 17111 Red Hill Ave, Irvine, CA 92614-5607  
 2475735 Sea-Pac Cochrane, PO Box 24994, Seattle, WA 98124-0994  
 2475736 Sears/CBSD, 8725 W Sahara Ave, The Lakes, NV 98163-7802  
 2475742 Seattle Glass Block, 609 238th Street SE Ste. 100, Woodinville WA 98072  
 2475737 Shaw. Ind., PO Box 840016, Dallas, TX 75284-0016  
 2475738 +Source Window Coverings, 8329 216th St. SE, Woodinville, WA 98072-8060  
 2475739 +Sprint/Nextel, 6500 Harbour Hieghts Pkwy., Ste. 400, Mukilteo, WA 98275-4889  
 2475740 +Stanton Carper, Corporation, 300 Union Grove Rd. SE, Calhoun, GA 30701-3626  
 2475741 +Stone Depot, 2228 Occidental Ave S., Seattle, WA 98134-1414  
 2475743 +Stone Traders International, 3012 Smith Ave. Ste. B, P.O. Box 358, Everett, WA 98206-0358  
 2475744 Sunbelt Rentals/Super Rant, P.O. Box 5943, 1823 Andover Park West, Seattle, WA 98188  
 2475745 +Surface Art, Inc., P.O. Box 58943, 18323 Andover Park West, Seattle, WA 98188-4708  
 2475746 Susan D. Kollmar, 4994 Oxford Rd., Longmont, CO 80503-8805  
 2475747 T & A Supply, PO Box 927, Kent, WA 98035-0927  
 2475748 +Texaco Gas/Fleet Management, 6500 Harbour Hights Pkwy., Ste. 400, Mukilteo, WA 98275-4889  
 2475696 +The City of Cle Elum, 119 West 1st, Cle Elum, WA 98922-1105  
 2475695 The City of Snoqualmie, 8020 Railroad Ave SE, Snoqualmie, WA 98065  
 2475702 +The Daily Herald Company, PO Box 930, Everett, WA 98206-0930  
 2475707 +The Evans Company, 1457 130th Ave NE, Bellevue, WA 98005-2275  
 2475749 Thompson Tile & Stone, 3900 E Alki Avenue, Spokane, WA 99202-4643  
 2475750 +Tierra Sol Ceramic Tile, 18436 Cascade Ave S., Tukwila, WA 98188-4729  
 2475753 +US BANK, 425 Walnut St, Cincinnati, OH 45202-3937  
 2475751 +Unique Carpets Ltd, 7360 Jurupa Ave., Riverside, CA 92504-1025

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2475752 United Tile, PO BOX 4000, Portland, OR 97208-4000  
2475754 +Verizon Wireless, 3100 Cumberland Blvd SE, Ste. 900, Atlanta, GA 30339-5930  
2475755 Wanke Cascade, PO Box 17068, Portland, OR 97217-0068  
2475756 +West Valley Hwd Floor Dist, 21234 West Valley Hwy., Kent, WA 98032-1909  
2475757 +Yellow Book USA, 398 Reckson Plz, Uniondale, NY 11556-3826

The following entities were served by electronic transmission on Oct 16, 2007.

smg EDI: WADEPREV.COM Oct 16 2007 03:53:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
2475684 +EDI: CHASE.COM Oct 16 2007 03:53:00 Bank One/Chase, 1111 Polaris Pkwy., #A-3,  
Columbus, OH 43240-2031  
2475687 +EDI: BANKAMER.COM Oct 16 2007 03:53:00 Bank of America, 1000 Samoset Dr,  
Wilmington, DE 19884-2211  
2475689 +EDI: BANKAMER.COM Oct 16 2007 03:53:00 Bank of America, 9000 Southside Blvd,  
Bldg 600 FL9-600-0, Jacksonville, FL 32256-0789  
2475688 EDI: BANKAMER.COM Oct 16 2007 03:53:00 Bank of America, 4161 Piedmont PKWY, NC4-105-01-34,  
Greensboro, NC 27410-8110  
2475691 +EDI: CHASE.COM Oct 16 2007 03:53:00 Chase Bank USA NA, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
2511257 EDI: CHASE.COM Oct 16 2007 03:53:00 Chase Bank USA, NA, PO BOX 15145,  
Wilmington, DE 19850-5145  
2475692 +EDI: CHASE.COM Oct 16 2007 03:53:00 Chase/Bank One Card serv, 800 Brooksedge Blv,  
Westerville, OH 43081-2822  
2520187 EDI: IRS.COM Oct 16 2007 03:53:00 Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Countrywide Home Loans, Inc.  
cr David Gillette  
cr Innerspace Flooring Concepts Inc  
atty\* +VanNoy Culpepper, Culpepper & Culpepper, 601 North 1st Street, Suite A,  
Yakima, WA 98901-2282  
2475693\* +Chase/Bank One Card Serv, 800 Brooksedge Blv, Westerville, OH 43081-2822

TOTALS: 3, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2007

Signature:

